

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
54096

Morton & Craig LLC
William E. Craig, Esquire
110 Marter Avenue
Suite 301
Moorestown, NJ 08057
Attorney for AmeriCredit Financial Services, Inc.
dba GM Financial

In Re:

VINCENT J. DOMENICO
KRISTEN D. DOMENICO



Order Filed on December 13, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 23-12908

Adv. No.


Hearing Date: 11-7-23

Judge: (ABA)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: December 13, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Vincent and Kristen Domenico

Case No: 23-12908

Caption of Order: Order for arrearage cure, monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for AmeriCredit Financial Services, Inc. dba GM Financial, with the appearance of Jennifer Kearney, Esq. on behalf of the Debtors, and this Order having been filed with the Court and served upon the Debtors and their attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That AmeriCredit Financial Services, Inc. dba GM Financial (“GM Financial”) is the holder of a first purchase money security interest encumbering a 2019 GMC Terrain bearing vehicle identification number 3GKALVEV7KL312520.**
- 2. That the Debtors’ account has post-petition arrears in the amount of the Debtors’ account has post-petition arrears through October 2023 in the amount of \$1,959.82.**
- 3. That the Debtors are to cure the arrearage set forth in paragraph two (2) above as follows:**
 - a. The Debtors are to a payment of \$400 by November 15, 2023 or GM Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**

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Debtors: Vincent and Kristen Domenico

Case No: 23-12908

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- b. Following the payment set forth in paragraph 3(a) above, the Debtors are to cure the remaining arrears by November 30, 2023 or GM Financial shall be entitled to stay relief upon filing a certification of non-payment with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 4. That commencing with the November 2023 monthly payment, the Debtors are to resume making regular monthly payments directly to GM Financial in accordance with the terms of the loan agreement. If the Debtors fail to make any payment within thirty (30) days after a payment falls due, GM Financial shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 5. That the Debtors must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. AmeriCredit/GM Financial must be listed as loss payee. If the Debtors fail to maintain valid insurance on the vehicle, GM Financial shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtors, their attorney, and the Chapter 13 Trustee.**
- 6. That the Debtors are to pay a counsel fee of \$538.00 to GM Financial through their Chapter 13 Plan.**

In re:
Vincent J. Domenico
Kristen D. Domenico
Debtors

Case No. 23-12908-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 13, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent J. Domenico, Kristen D. Domenico, 370 Pine Road, Hammonton, NJ 08037-8975

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer L. Kearney	on behalf of Joint Debtor Kristen D. Domenico jkearney@belluccilaw.net bbellucci@belluccilaw.net, jkearney@belluccilaw.net, kpalermo@belluccilaw.net
Jennifer L. Kearney	on behalf of Debtor Vincent J. Domenico jkearney@belluccilaw.net

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Dec 13, 2023

Form ID: pdf903

Total Noticed: 1

bbellucci@belluccilaw.net,jkearney@belluccilaw.net,kpalermo@belluccilaw.net

Sarah K. McCaffery

on behalf of Creditor LVNV Funding LLC ckohn@hoflawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor AmeriCredit Financial Services Inc. dba GM Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 8